Case 15-06199 TATES BANKE	Filed 02/24/15		/24/15 11:18:55 Desc Main		
Northern District of	Document	Page 1 of 53	VOLUNTARY PETITION		
Name of Debtor (if individual, enter Last, First, Middle): Johnson, Laeontene		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			ised by the Joint Debtor in the last 8 years maiden, and trade names):		
Same					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (I' (if more than one, state all): 7390	TIN)/Complete EIN	Last four digits of (if more than one,	Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN state all):		
Street Address of Debtor (No. and Street, City, and State):		Street Address of J	oint Debtor (No. and Street, City, and State):		
537 North Taft Avenue #101 Hillside, IL					
County of Residence or of the Principal Place of Business:	ZIP CODE 60162	County of Residen	ZIP CODE ce or of the Principal Place of Business:		
Cook Mailing Address of Debtor (if different from street address)			•		
Same	•	Iviaining Address of	f Joint Debtor (if different from street address):		
	ZIP CODE		ZIP CODE		
Location of Principal Assets of Business Debtor (if different		):			
N/A Type of Debtor	Nature o	f Business	ZIP CODE  Chapter of Bankruptcy Code Under Which		
(Form of Organization) (Check one box.)	(Check one box.)		the Petition is Filed (Check one box.)		
✓ Individual (includes Joint Debtors)	Health Care Bu	siness al Estate as defined in	Chapter 7 Chapter 15 Petition for Recognition of a Foreign		
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	11 U.S.C. § 101  Railroad		Chapter 11 Main Proceeding		
☐ Partnership	Stockbroker		Chapter 12 Chapter 15 Petition for Recognition of a Foreign		
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Bro	ker	Nonmain Proceeding		
Chapter 15 Debtors	Тах-Ехел	npt Entity	Nature of Debts		
Country of debtor's center of main interests:	(Check box, i	if applicable.)	(Check one box.)  Debts are primarily consumer Debts are		
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	r under title 26 of	exempt organization the United States al Revenue Code).	debts, defined in 11 U.S.C. primarily \$ 101(8) as "incurred by an individual primarily for a primarily business debts.		
			personal, family, or household purpose."		
Filing Fee (Check one box.)		Check one box:	Chapter 11 Debtors		
Full Filing Fee attached.		Debtor is not :	nall business debtor as defined in 11 U.S.C. § 101(51D), a small business debtor as defined in 11 U.S.C. § 101(51D).		
Filing Fee to be paid in installments (applicable to ind signed application for the court's consideration certify unable to pay fee except in installments. Rule 1006(b)	ing that the debtor is	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to			
Filing Fee waiver requested (applicable to chapter 7 in		insiders or aff	regate noncontingent inquidated debts (excluding debts owed to fliates) are less than \$2,490,925 (amount subject to adjustment devery three years thereafter).		
attach signed application for the court's consideration.	See Official Form 3B.	Check all applicab			
		A plan is bein  Acceptances of	g filed with this petition.  of the plan were solicited prepetition from one or more classes.		
Statistical/Administrative Information		or creditors, in	accordance with 11 U.S.C. § 1126(b).  THIS SPACE IS FOR		
Debtor estimates that funds will be available for of Debtor estimates that, after any exempt property	sistribution to unsecured cre s excluded and administrati	ditors. ve expenses paid, there	COURT USE ONLY will be no funds available for		
distribution to unsecured creditors.  Estimated Number of Creditors					
<b>Z</b> ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	)- 5,001- 1	0,001- 5,000 25,001- 50,000	UNFRED STATES CANKEUPTOY COURT NORTHERN DISTRICT OF ILLINOIS		
Estimated Assets	p		FEB 24 2015		
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,00 \$50,000 \$100,000 \$500,000 to \$1 to \$1 million million	00,001 \$10,000,001 \$ 0 to \$50 to	50,000,001 \$100,00 \$100 to \$500 nillion million			
Estimated Liabilities		]	PS REP NB		
\$50,000 \$100,000 \$500,000 to \$1 to \$1 million million	0 to \$50 to	s \$100 to \$500 nillion million	to \$1 billion \$1 billion		

1 (Official Form 1) (04/13) Voluntary Petition Case 15-06199 Doc 1 Filed 02/24/15 (This page must be completed and filed in every case.)  All Prior Bankruptcy Cases Filed Within Last 8	Entered 92/24/15 11:18:5	
Location Northern District of Illinois	Case Number:	Date Filed: 02/23/2009
Where Filed;	0905648 Case Number:	
Where Filed: Central District of Illinois	0805031	Date Filed: 03/01/2008
Pending Bankruptcy Case Filed by any Spouse, Partner, or Aft Same of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  To be completed if debtor is required to file periodic reports (e.g., forms 10K and 0Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibi  (To be completed if deb whose debts are primari  I, the attorney for the petitioner named in th informed the petitioner that [he or she] may of title 11, United States Code, and have ex such chapter. I further certify that I have de by 11 U.S.C. § 342(b).  X  Signature of Attorney for Debtor(s)	tor is an individual ly consumer debts.)  e foregoing petition, declare that I ha proceed under chapter 7, 11, 12, or splained the relief available under ca
		(DAIC)
Exhibooes the debtor own or have possession of any property that poses or is alleged to pose a		public health or safety?
Yes, and Exhibit C is attached and made a part of this petition.	·	-
↑ No.		
this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached and made a p	art of this petition.	
Information Regarding (Check any appl Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day.	ficable box.) of business, or principal assets in this Distric	t for 180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	defendant in an action or proceeding [in a fe	states in this District, or has ederal or state court} in this
Certification by a Debtor Who Resides (Check all applie		
Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, complete the f	following.)
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are c entire monetary default that gave rise to the judgment for possessio		
Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30	-day period after the filing
Debtor certifies that he/she has served the Landlord with this certifi	ication (11 U.S.C. 8 362(I))	

BI (Official Form 1) (04/13) 15 06199 Doc 1 Filed 02/24/15	Fage 3
Voluntary Petition (This page must be completed and filed in every case.)  Voluntary Petition O2/24/15  Document	Plans of Peburis 2 Plans on, Lacontene
(17ths page mass be completed and fleet in every case.)	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	X (Signature of Foreign Representative)
X Signature of Joint Debtor Telephope Number (if not represented by attorney)  Date	(Printed Name of Foreign Representative)  Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: (I) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtar or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Veronica Eason - Bankruptcy Petition Preparer  Printed Name and title, if any, of Bankruptcy Petition Preparer  345-62-6447  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	1383 Wentworth Avenue Calumet City, IL 60409
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date	Address  X Signature  Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Johnson, Laeontene	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Talpy Texto

Date: 2-19-15

Case 15-06199 Doc 1

Filed 02/24/15

Entered 02/24/15 11:18:55 Desc Main

B 6 Summary (Official Form 6 - Summary) (12/14)

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# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Johnson, Laeontene ,	Case No.
Debtor	Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 12,904.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 19,622.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	13		<sup>\$</sup> 36,592.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
1 - Current Income of Individual Debtor(s)	YES	2			\$ 2,949.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 2,884.00
Г	OTAL	29	s 12,904.00	\$ 56,214.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

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# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Johnson, Laeontene ,	Case No.
Debtor	
	Chapter 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	2,296.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	2,296.00

State the following:

P	
Average Income (from Schedule I, Line 12)	\$ 2,949.00
Average Expenses (from Schedule J, Line 22)	\$ 2,884.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$ 2,949.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 36,592.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 36,592.00

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		Document	Page 8 of 53	
In re Johnson, Laeontene		,	Case No.	
Debtor			(1	f known)

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

(Report also on Summary of Schedules.)

	Debtor				(If known)
In re	Johnson, Laeontene		,	Case No.	
			Document	Page 9 of 53	
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#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	x			0.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Credit Union One Checking Account		300.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			0.00
Household goods and furnishings, including audio, video, and computer equipment.	×			0.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			0.00
6. Wearing apparel.		Clothings/Apparel		60.00
7. Furs and jewelry.	x			0.00
8. Firearms and sports, photographic, and other hobby equipment.	×			0.00
Interests in insurance policies.     Name insurance company of each policy and itemize surrender or refund value of each.	x			0.00
10. Annuities. Itemize and name each issuer.	×			0.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			0.00

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ln re	Johnson,	Laeontene ,	Case No.
		Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			0.00
14. Interests in partnerships or joint ventures. Itemize.	x			0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	×			0.00
16. Accounts receivable.	х			0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			0.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	×			0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			0.00

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In re Johnson, Laeontene

1ain

Debtor

Case No. \_

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			0.00
23. Licenses, franchises, and other general intangibles. Give particulars.	×			0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			0.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2013 Kia Optima		12,544.00
26. Boats, motors, and accessories.	×			0.00
27. Aircraft and accessories.	X		ANGES ANGES	0,00
28. Office equipment, furnishings, and supplies.	х			0.00
29. Machinery, fixtures, equipment, and supplies used in business.	×			0.00
30. Inventory.	x			0.00
31. Animals.	×		1010	0.00
32. Crops - growing or harvested. Give particulars.	x			0.00
33. Farming equipment and implements.	×		98.00A	0.00
34. Farm supplies, chemicals, and feed.	x			0.00
35. Other personal property of any kind not already listed. Itemize.	×			0.00
		3 continuation sheets attached Total	<b>&gt;</b>	\$ 12,904.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

36C (O	fficial Form Case 13-06199	Doc 1		Entered 02/24/15 11:18:55	Desc Main
n re	Johnson, Laeontene		Document ———,	Page 12 of 53 Case No.	
-	Debtor			(If known	1)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to	which debtor is	s entitled under:
(Check one box)		

Debtor

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Clothings/Apparel	735 ILCS 5/12-1001(a)	60.00	60.00
Credit Union One Bank Checking Account	735 ILCS 5/12-1001(b)	300.00	300.00
2013 Kia Optima	735 ILCS 5/12-1001(c)	2,400.00	12,544.00
SNAP(Foodstamps)	735 ILCS 5/12-1002(g)(1)	755.00	<b>75</b> 5,00
er gronnliche von eingeben von der kritike in der state von der			
		pe pro JA Wygolomy odygologic (1900 pro 1904 AG 1906 pro 1904 pro 1904 AG 1906 pro 1904 AG 1906 pro 1904 AG 19	

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

In	re	Johnson, Laeontene	,
		Debtor	

Case No.	
	(If Irmouren)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO4720			05/2014 -					
American Credit Acceptance 961 East Main Street Spartanburg, SC 29302			Automobile 2013 Kia Optima	·			19,622.00	0.00
ACCOUNT NO.	<u> </u>		19,022.00					
ACCOUNT NO.	-		VALUE \$					
O continuation sheets		I I I I I I I I I I I I I I I I I I I	VALUE \$ Subtotal ►	<u> </u>	<u> </u>	L	\$	\$
attached			(Total of this page)				19,622.00	0.00
			Total ► (Use only on last page)				\$ 19,622.00	\$ 0.00
							(Report also on Summary of	(If applicable, report

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re	Johnson, Laeontene	Case No
	Debtor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debt with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 8 507(a)(3)

appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Johnson, Laeontene  Debtor	· · · · · · · · · · · · · · · · · · ·	Case No	(if known)	·······
Certain farmers and fishermer		r or fisherman against the d	lehtar as provided in 111	([S.C. 8.507(a)(6)
Deposits by individuals	statet, up to 30,100° per famel	i oi risiormui, against are u	coun, as provided in 11 C	o.s.c. y 507(a)(o).
Claims of individuals up to \$2,775 that were not delivered or provided.		lease, or rental of property	or services for personal, f	family, or household use,
Taxes and Certain Other Debts				
Taxes, customs duties, and penaltic	_	-	et forth in 11 U.S.C. § 50	)7(a)(8).
Claims based on commitments to the Governors of the Federal Reserve Sy § 507 (a)(9).	he FDIC, RTC, Director of the 0	Office of Thrift Supervision		
Claims for Death or Personal I	njury While Debtor Was Into	oxicated		
Claims for death or personal injury drug, or another substance. 11 U.S.C		f a motor vehicle or vessel w	hile the debtor was intox	cicated from using alcohol, a
* Amounts are subject to adjustment adjustment.	on 4/01/16, and every three yea	ars thereafter with respect to	cases commenced on or	after the date of

1 continuation sheets attached

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In re Johnson, Laeontene

Debtor

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(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

			_	·	T	·	type of Priority is	or Claims Listed	on This Succe
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.					- III				
Account No.									
Account No.									
Account No.									
Sheet nolof continuation_sheets attache Creditors Holding Priority Claims	ed to Sch	edule of	). (T.0	S otals of	ubtotal this pa	s <b>≻</b> ge)	\$ 0.00	\$ 0.00	0.00
			(Use only on last page of the Schedule E. Report also of Schedules.)	n the Si	ummar Total	y	0.00	\$	\$
			(Use only on last page of the Schedule E. If applicable, the Statistical Summary of Liabilities and Related Data	report a Certair	also on			0.00	0.00

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Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, AMOUNT OF DATE CLAIM WAS UNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 06/2012 - Collection ACCOUNT NO.7390 Account (ComEd) CCL 1.339.00 501 Green St 3rd. FL Augusta, GA 30901 08/2014 - Collection ACCOUNT NO.1068 Account CCR Services 200.00 P O Box 32299 Columbus, OH 43232 02/2013 - Installment ACCOUNT NO.1371 Account Arronrnts 200.00 309 E. Paces Ferry Atlanta, GA 30303 02/2015 - Collection ACCOUNT NO.7390 Account State Farm Insurance 200.00 Audwin Rose 2120 S. 17th Ave Broadview, IL 60155 S 1,939.00 Subtotal> 18 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Johnson, Laeontene	,	Case No.
	Debtor		(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO6162  Certegy P O Box 30046  Tampa, FL 33630			01/2013 - Collection Account (Returned Check for TJ Maxx)				215.00
ACCOUNT NO2530  Comenity Bank/ Avenue P O Box 182789 Columbus, OH 43218	-		07/2010 - Charge Account				529.00
ACCOUNT NO2525  Comenity Bank/Avenue P O Box 182789 Columbus, OH 43218			07/2010 - Charge Account				431.00
ACCOUNT NO.7390  Gatewyfinsol P O Box 3257 Saginaw, MI 48605			02/2012 - Installment Account				5,381.00
ACCOUNT NO.7390  MCI 500 Technology Dr Ste 30 Weldon Spring, MO 63304			09/2008 - Utility Company				85.00
Sheet no. 12 of 13 continuation s to Schedule of Creditors Holding Unsecur Nonpriority Claims		ached			Sut	ototal➤	\$ 6,641.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liab	plicable o	ted Scheen	atistical	\$

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n re	Johnson.	Laeontene	

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.7390			03/2014 - Collection Account				
Security Credit Service 2653 W Oxford Loop Oxford, MS 38655			Account				208.00
ACCOUNT NO.7390			06/2011 - Collection	<u> </u>			
Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216			Account				145.00
ACCOUNT NO.3684			02/2012 - Installment				
Gatewayfinsol P O Box 3257 Saginaw, MI 48605			Account				5,686.00
ACCOUNT NO.7781			10/1994 - Student Loan	·····			
Sallie Mae P O Box 9500 Wilkes Barre, PA 18773							2,296.00
ACCOUNT NO.8543			11/2006 - Civil Judgement				
Cook Law Magistrate Richard J. Daley Ctr 50 W. Washington St Chicago, IL 60602			(Palisades Collection)				1,301.00
Sheet no. 11 of 13 continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched			Sub	total➤	\$ 9,636.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

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In re	Johnson, Laeontene	
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Case No.

Debtor

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.1449			02/2007 - Automobile				
Nuvell Credit P O box 380901 Bloomington, MN 55438							946.00
ACCOUNT NO.7030			07/2012 - Collection				
Verizon Wireless P O Box 26055 Minneapolis, MN 55426			Account				955.00
ACCOUNT NO.7390			09/2008 - Collection				
Verizon 500 Technology Dr Ste 300 Weldon Spring, MO 63304			Account				85.00
ACCOUNT NO3759			05/2009 - Collection				
A R Concepts Inc 33 W Higgins Rd Ste 715 South Barrington, IL 60010			Account (Village Of Westchester)				200.00
ACCOUNT NO8364  Credit Protection Assoc 13355 Noel Rd Ste 2100 Dallas, TX 75240			07/2008 - Collection Account (Comcast)				230.00
Sheet no. 10 of 13 continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta	ched			Sub	total≯	\$ 2,416.00
		(Rероп	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

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In re Johnson, Laeontene  Debtor	Case No(if known)
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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.7057  Hunter Warfiels Inc 4620 Woodland Corp Blvd Tampa, FL 33614			04/2008 - Rental/Leasing (Riverstone Apartments)				3,834.0
ACCOUNT NO.1854  Stellar Recovery 1845 US Hwy 93 South Ste 310 Kalispell, MT 59901			06/2011 - Collection Account (Comcast)				145.0
ACCOUNT NO8920  AFNI P O Box 3097  Bloomington, IL 61702			05/2012 - Collection Account (AT&T)				303.0
ACCOUNT NO.7390  AT&T 700 Lonwater Dr Norwell, MA 02061			07/2010 - Collection Account				302.0
ACCOUNT NO.7390  Aaron's P O Box 102746  Atlanta, GA 30368-2746			11/2013 - Collection Account				200.0
Sheet no. 9 of 13 continuation st to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched			Subt	otal <b>&gt;</b>	\$ 4,784.0
		(Report a	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabil	icable or	d Schedi the Stat	istical	\$

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO6161			10/2013 - Collection				
Broadview Public Library Attn: Circulation Ext-21 2226 S. 16th Ave Broadview, IL 60155			Account				19.00
ACCOUNT NO. 2929			12/2013 - Collection				
United Recovery Systems P O Box 722929 Houston, TX 77272-2929			Account (JP Morgan Chase Bank)				231.00
ACCOUNT NO 9083			10/2011 - Utility Company				
ComEd P O Box 6111 Carol Stream, IL 60197							1,340.00
ACCOUNT NO.7390			09/2014 - Collection				
Comcast P O Box 3002 Southeastern, PA 19398			Account				344.00
ACCOUNT NO.7390			08/2013 - Collection				
Farmers Insurance Group P O Box 55126 Boston, MA 02205			Account				51.00
Sheet no. 8 of 13 continuation sh to Schedule of Creditors Holding Unsecured Nonpriority Claims		ched			Subt	otal≯	\$ 1,985.00
Total ➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

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In re Johnson, Laeontene	Case No.
Debtor	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	· · · · · · · · · · · · · · · · · · ·	T					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO 5410			12/2013 - Collection				
State Collection Service 2509 S Stoughton Rd madison, WI 53716			Account (Guaranty Bank)				768.00
ACCOUNT NO.1876			10/2013 - Collection				
Guaranty Bank P O Box 240200 Milwaukee, WI 53224			Account				804.00
ACCOUNT NO.7390			04/2013 - Collection				
Just Smiles, LTD 2133 SO. 17th Ave Broadview, IL 60155			Account				119.00
ACCOUNT NO.7390			07/2011 - Collection				
MacQueen Eye Care Center 7117 W. Archer Ave Chicago, IL 60638			Account				114.00
ACCOUNT NO3622  ABM P O Box 893  Mundelein, IL 60060			02/2013 - Collection Account (Park Place Dental)				144.00
Sheet no. 7 of 13 continuation sheet Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta	ched	<u> </u>		Subt	otal≯	\$ 1,949.00
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							s

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In re_Johnson, Laeontene,	Case No.
Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO6263			12/2014 - Collection				
Windham Professionals P O Box 1048 Salem, NH 03079			Account				106.00
ACCOUNT NO9903			08/2013 - Medical				
Rush Oak Park Physicians Group 75 Remittance Dr Dept 1620 Chicago, IL 60675							138.00
ACCOUNT NO 2001			08/2013 - Collection				
Medical Recovery Specialists 2250 E Devon, Ste 352 Des Plaines, IL 60018-4519			Account (Rush Oak Park Hospital)				595.00
ACCOUNT NO2002			08/2013 - Collection				
Medical Recovery Specialists 2250 E Devon, Ste 352 Des Plaines, IL 60018-4519			Account (Rush Oak Park Hospital)				595.00
ACCOUNT NO 2004			08/2013 - Collection				
Medical Recovery Specialists 2250 E Devon, Ste 352 DesPlaines, IL 60018-4519			Account (Rush Oak Park Hospital)				392.00
Sheet no. 6 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						s 1,826.00	
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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Debtor

In re Johnson, Laeontene

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(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.7390  Healthcare Financial Resources 830 N Meacham Schaumburg, IL 60173			11/2014 - Collection Account (Rush Oak Park Hospital)				616.00
ACCOUNT NO.7390  Signature Smiles Dental Care 1128 lake St. Ste 1 Oak Park, IL 60301			03/2013 - Collection Account				185.00
ACCOUNT NO.7390  Target Corporation Recovery P O Box 30171 Tampa, FL 33630			12/2014 - Collection Account				120.00
ACCOUNT NO0548  Comenity Bank P O Box 182125 Columbus, OH 43218			09/2013 - Collection Account				432.00
ACCOUNT NO6068  Comenity bank P O Box 182125 Columbus, OH 43218			09/2013 - Collection Account			<del>de diction de minute de</del>	529.00
Sheet no. 5 of 13 continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims	eets atta	ched		<u> </u>	Subt	total≯	s 1,882.00
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

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In re_Johnson, Laeontene,	Case No.
Debtor	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	·						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO 7390			12/2012 - Collection				
City Of Chicago Dept Of Finance P O Box 4641 Chicago, IL 60680			Account				50.00
ACCOUNT NO.7390			09/2012 - Collection				
Municipal Collections Of America 3348 Ridge Road Lansing, IL 60438			Account (Village Of Broadview)				134.00
ACCOUNT NO.7390			02/2015 - Collection				
Cook Count Clerk 1311 Maybrook Dr Maywood, IL 60153			Account (Village Of Hillside)				100.00
ACCOUNT NO.7390			02/2015 - Collection				
Illinois Tollway P O Box 5201 Lisle, IL 60532		u.	Account				100.00
account no.7390			02/2015 - Collection				
Walmart 702 W 8th Street Bentonville, AR 72716			Account				180.00
Sheet no. 4 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							s 564.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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In re Johnson, Laeontene , Debtor	Case No.
	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	1	<b>T</b>					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.7390			02/2015 - Collection				
Chase Bank 92 E 103rd Street Chicago, IL 60628			Account				200.00
ACCOUNT NO.7390			02/2015 - Collection				
MB Bank 550 E Sibley Blvd Dolton, IL 60419			AccounT				500.00
ACCOUNT NO.7390			02/2015 - Collection				
Devon Financial Services 1702 Madison St Maywood, IL 60153			Account				100.00
ACCOUNT NO.7390			02/2015 - Medical				
Rush Oak Park Hospital 520 S Maple Ave Oak Park, IL 60304							500.00
ACCOUNT NO.7390			02/2015 - Collection				
Dr. Bill's Learning Center 18 Lake Street Oak Park, IL 60302			Account		, and the second		100.00
Sheet no. 3 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						otal⊁	\$ 1,400.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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B 6F (Official Form 6F) (12	2/07) - Cont	
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<del>In</del> re_	Johnson, Laeontene	Case No.	
	Debtor		(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	Т	1					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM -
ACCOUNT NO. 7390			01/2015 - Old Accounts				
Chex System 7805 hudson Rd Woodberry, MN 55125						, productive de la constanta d	0.00
ACCOUNT NO. 7390			01/2015 - Notice Only				
Equifax Bankruptcy Dept. P O Box 740241 Atlanta, GA 30374					NAMANAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA		0.00
ACCOUNT NO. 7390			01/2015 - Notice Only				
Experian Bankruptcy Dept. P O Box 2002 Allen, TX 75013			•				0.00
ACCOUNT NO. 7390			01/2015 - Notice Only				
Trans Union Bankruptcy Dept. P O Box 1000 Chester, PA 19022			ŕ				0.00
ACCOUNT-NO. 7390		,	01/2015 - Notice Only				***************************************
Certegy Check Service PO Box 30046 Tampa, FL. 33630-3046							0.00
Sheet no. 3 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total➤	\$ 0.00
Total > (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

B 6F (Official Form 6 48671-5-06199	Doc 1	Filed 02/24/15	Entered 02/24/15 11:18:55	Desc Main
		Document	Page 29 of 53	

In re	Johnson, Laeontene	,	Case No.	
-	Debtor	· · · · · · · · · · · · · · · · · · ·	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	A	MOUNT OF CLAIM
ACCOUNT NO. 7390  Triton College 2000 5th Avenue River Grove, IL. 60171			02/2015 - Collection Account (College Fees)					700.00
City of Chicago Dept of Finance PO Box 4641 Chicago, IL 60680			02/2015 - Collection Account (Traffic Tickets and Violations)					255.00
TJX Companies (Marshalls) 770 Cochituate Rd Framingham, MA 01701			02/2015 - Collections Account (Retail)					215.00
TJX Companies (TJMaxx) 770 Cochituate Rd Framingham, MA 01701			02/2015 - Collections Account (Retail)					200.00
Uber 300 North Elizabeth Street Chicago, IL 60607			02/2015 - Cellular Account					200.00
Sheet no. 1 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				otal≯	\$	1,570.00		
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	36,592.00	

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B 6G (Official Form 6G) (12/07)		Document	Page 30 of 53	

In re _Johnson, Laeontene	, Case No
Debtor	(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re Johnson, Laeontene		Document	Page 31 of 53 Case No.	
Debtor			-	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR				
	·				

and the state of t			iment Pa	age 32 of 9	53	
Fill in this i	nformation to identify	your case:				
Debtor 1	Laeontene		Johnson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	) First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern District of Illinois				
Case number					Check if th	in in:
(If known)	W				gentuity.	ended filing
				<u> </u>	***************************************	ended ming lement showing post-petition
						r 13 income as of the following date:
Official F	<u>Form B 61</u>				MM / DD	/YYYY
Sched	lule I: You	ır İncome				40/40
			•			r 2), both are equally responsible for
If you are sep separate shee	arated and your spou	use is not filing with you, de top of any additional page	o not include inf	formation abo	ut your spou	ou, include information about your spouse use. If more space is needed, attach a nown). Answer every question.
	r employment					ering in the feet community filter
informatio			Debtor 1	en dan managa da da managa managa da managa da	MODELE CHARGE CONTRACTOR OF THE STATE OF THE	Debtor 2 or non-filing spouse
•	e more than one job, eparate page with		7			
information	about additional	Employment status	Employed  Not employ	ad		Employed
employers			Not employ	eu		Not employed
self-emplo	rt-time, seasonal, or yed work.		Teacher Ass	eietant		
	n may Include student aker, if it applies.	Occupation				
		Employer's name	Ombudsma	n Education	al Servi	
		,	0404344			
		Employer's address	Number Street	Congress Pl	(Wy	Number Street
						Names, States
			***************************************			
			Chicago, IL	60612 State ZIP C	odo	City State ZIP Code
		tlenstern engine	- •	State ZIF C	oue	City State ZIP Code
		How long employed there	? TOMORUS			<del></del>
Part 2:	Give Details About	Monthly Income				
	nonthly income as of ess you are separated.		If you have nothi	ng to report for	any line, writ	te \$0 in the space. Include your non-filing
If you or yo	ur non-filing spouse ha	ive more than one employer,	combine the info	rmation for all	employers for	r that person on the lines
реюм. іт ус	ou need more space, at	tach a separate sheet to this	i torm.			Service Control
				For I	Debtor 1	For Debtor 2 or incomplete incomp
		ary, and commissions (befo		neconstellation of the grant of	an and a second	and the second s
deductions	s). If not paid monthly,	calculate what the monthly w	age would be.	2. <u>\$ 2.4</u>	454.00	\$
3. Estimate	and list monthly over	time pay.		3. +\$	0.00	+ \$
4. Calculate	gross income. Add lir	ne 2 + line 3.		4. \$ 2.4	454.00	\$

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Debtor 1

Last Name

<u></u>		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	🗲 4.	\$ 2,454.00	\$	· Internal weather in the
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	<sub>\$</sub> 185.00	\$	1
5b. Mandatory contributions for retirement plans	5b.	\$ 0.00	\$	
5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	\$	
5d. Required repayments of retirement fund loans	5d.	\$ 0.00	\$	
5e. Insurance	5e.	\$ 75.00	\$	
5f. Domestic support obligations	5f.	\$ 0.00	\$	
	5g.	\$ 0.00	\$	
5g. <b>Union dues</b> 5h. <b>Other deductions.</b> Specify: N/A	5g. 5h.	+s 0.00	÷ \$	
	*****	260.00	· •	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +	+5h. 6.	\$ 260.00	\$	į.
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 2.194.00	\$	
8. List all other income regularly received:				And the state of the
8a. Net income from rental property and from operating a business, profession, or farm				To be sellen of each feet of ea
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00_	\$	
8b. Interest and dividends	8b.	\$ 0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a depregularly receive	endent			in the second
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	e 8c.	\$0.00	\$	
8d. Unemployment compensation	8d.	\$ 0.00	\$	
8e. Social Security	8e.	\$0.00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash ass that you receive, such as food stamps (benefits under the Supplemer Nutrition Assistance Program) or housing subsidies.  Specify: SNAP(Foodstamps)	sistance ntal 8f.	\$755.00	\$	
8g. Pension or retirement income	8g.	\$ 0.00	\$	
8h. Other monthly income. Specify: N/A	8h.	+s 0.00	+\$	\$ 
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ 755.00	\$	
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 2.949.00	+ \$ 0.00 = \$ 2.94	9.00
11. State all other regular contributions to the expenses that you list in S Include contributions from an unmarried partner, members of your househ other friends or relatives.			ommates, and	
Do not include any amounts already included in lines 2-10 or amounts that Specify: N/A	t are not a	vailable to pay expe	nses listed in <i>Schedule J.</i>	0.00
12. Add the amount in the last column of line 10 to the amount in line 11.  Write that amount on the Summary of Schedules and Statistical Summary				
13. Do you expect an increase or decrease within the year after you file No.	this form	?	444444	
Yes. Explain:				

Case 15-06199 Doc 1 Filed 02/24/15 Entered 02/24/15 11:18:55 Document Page 34 of 53 Fill in this information to identify your case: Laeontene Johnson Debtor 1 Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name A supplement showing post-petition chapter 13 Northern District of Illinois United States Bankruptcy Court for the: expenses as of the following date: MM / DD / YYYY A separate filing for Debtor 2 because Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? ✓ No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? No Dependent's relationship to Dependent's Does dependent live Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or Debtor 2 with you? age Debtor 2. each dependent..... No 13 Son Do not state the dependents' Yes names. Νo Son 12 Yes No Son Yes Νo Son Yes No Do your expenses include **✓** No expenses of people other than yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and 500.00 any rent for the ground or lot. If not included in line 4: 0.00 Real estate taxes 4a 0.00 4b Property, homeowner's, or renter's insurance 4b. 0.00 Home maintenance, repair, and upkeep expenses 4c. 4C.

Homeowner's association or condominium dues

0.00

4d.

Case 15-06199 Doc 1

Middle Name

Document

Last Name

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Debtor 1

Laeontene

First Name

Johnson

Case number (if known)\_

			Your ex	10 4 5 5 5 4 4 5 5 5
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	200.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	200.00
	6d. Other Specify: N/A	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	900.00
8.	Childcare and children's education costs	8.	s	150.00
9.	Clothing, laundry, and dry cleaning	9,	\$	75.00
10.	Personal care products and services	10.	\$	50.00
11.	Medical and dental expenses	11.	\$	0.00
12.	Transportation. Include gas, maintenance, bus or train fare.			
	Do not include car payments.	12.	\$	170.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	2.22
	15c. Vehicle insurance	15c.	\$	164.00
	15d. Other insurance. Specify: N/A	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: N/A	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	475.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify: N/A	17c.	\$	
	17d. Other. Specify: N/A	17d.	\$	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	0.00
	Other payments you make to support others who do not live with you.  Specify: N/A	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Entered 02/24/15 11:18:55 Desc Main Case 15-06199 Doc 1 Filed 02/24/15 Document Page 36 of 53 Laeontene Johnson Debtor 1 Case number (if known)\_ First Name Middle Name Last Name Other. Specify: 22. Your monthly expenses. Add lines 4 through 21. 2.884.00 The result is your monthly expenses. 22 23. Calculate your monthly net income. 2,949.00 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22 above. 2,884.00 23b. 23c. Subtract your monthly expenses from your monthly income. 65.00 The result is your monthly net income. 23¢. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. Explain here:

B6 Declaration (Official Form 65 Declaration) (12/07) DOC 1	Filed 02/24/15	Entered 02/24
<sub>In re</sub> Johnson, Laeontene	Document	Page 37 of 53

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Debtor

(if known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the formy knowledge, information, and belief.	oregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of
Date 2-19-15	Signature: Jacovana Seption
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and info	petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided armation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum accepting any fee from the debtor, as required by that section.
Veronica Eason - BPP	345-62-6447
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
who signs this document.	e name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
1383 Wentworth Avenue Calumet City, IL 60409	
Caldinet Oily, in 60403	1 1
X Signature of Bankruptcy Petition Preparer	2/14/2015
Names and Social Security numbers of all other individuals who	prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach addition	nal signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions 18 U.S.C. § 156.	s of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
nartnership 1 of the	esident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
Date	Circustum.
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corpora	ttion must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

#### UNITED STATES BANKRUPTCY COURT

#### Northern District of Illinois

In re: Johnson, Laeontene,	Case No. (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$3,630.60 YTD

Employed - Ombudsman Educational Services 2012 YTD - \$30,000.00 2013 YTD - \$30,000.00

B7 (Official Fo	m 7) (04/13)
-----------------	--------------

2.	Income other	than from	employment or	operation o	of business
----	--------------	-----------	---------------	-------------	-------------

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

\$755.00 Monthly

SNAP(Foodstamps) - \$755.00 Monthly

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

V

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

**AMOUNT** 

AMOUNT

PAYMENTS

PAID

STILL OWING

2



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR AMOUNT STILL

**OWING** 

VALUE OF

TRANSFERS

Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Non

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

NATURE OF

COURT OR AGENCY

STATUS OR

AND CASE NUMBER

**PROCEEDING** 

AND LOCATION

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF SEIZURE DESCRIPTION AND VALUE

BENEFIT PROPERTY WAS SEIZED

OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF ASSIGNEE

DATE OF

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND LOCATION

DATE OF

DESCRIPTION

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

ORDER AND VALUE

Of PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON

OR ORGANIZATION

RELATIONSHIP

TO DEBTOR.

IF ANY

DATE

OF GIFT

DESCRIPTION AND VALUE

OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

**PROPERTY** 

BY INSURANCE, GIVE PARTICULARS

4

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#### 9. Payments related to debt counseling or bankruptcy

within one year mimed

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

Veronica Eason - BPP 1383 Wentworth Avenue Calumet City, IL 60409 001 Debtorcc Credit Counseling 02/16/2015

\$100.00

2/11/2015

\$9.95

#### 10. Other transfers



None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

6

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

**AMOUNT** OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

**DESCRIPTION AND** VALUE OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

1941 South 17th Avenue Broadview,

Johnson, Laeontene

2010-2014

IL 60155

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

OF GOVERNMENTAL UNIT AND ADDRESS

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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None	ent of this case were in possession of the account and records are not available, explain.		
	NAME		ADDRESS
None	d. List all financial institutions, cred financial statement was issued by the	itors and other parties, includit debtor within <b>two years</b> imm	ng mercantile and trade agencies, to whom a ediately preceding the commencement of this case.
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
a. List the dates of the last two inventories taken of your property, the name of the person taking of each inventory, and the dollar amount and basis of each inventory.			
	DATE OF INVENTORY IN	IVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of the pin a., above.	person having possession of the	e records of each of the inventories reported
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21 . Current Partners, Officers, Di	rectors and Shareholders	
None	<ul> <li>a. If the debtor is a partnership, partnership.</li> </ul>	list the nature and percentage	of partnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**NAME** 

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

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	re under penalty of perjur y attachments thereto and		swers contained in the foregoing statement of financial affairs rrect.
Date	2-19-15	Signature	of Debtor Jawa taka African
Date		Signature of Joint Deb	tor (if any)
I declare	pleted on behalf of a partnership to under penalty of perjury that and that they are true and corre	have read the answers conta	ined in the foregoing statement of financial affairs and any attachments e, information and belief.
Date			Signature
		Print N	ame and Title
	[An individual signing on be	shalf of a partnership or corpo	ration must indicate position or relationship to debtor.]
		O_continuations	sheets attached
Per	nalty for making a false statement	: Fine of up to \$500,000 or imp	risonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLA	ARATION AND SIGNATUR	E OF NON-ATTORNEY BA	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and 1 342(b); and, (3) if r	nave provided the debtor with a rules or guidelines have been po have given the debtor notice o	copy of this document and the comulgated pursuant to 11 U.S.	or as defined in 11 U.S.C. § 110; (2) I prepared this document for the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy to preparing any document for filing for a debtor or accepting any fee from
Veronica Ea	son - Bankruptcy Pet	ition Preparer	345-62-6447
Printed or Typed	Name and Title, if any, of Bank	cruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
responsible person,	or partner who signs this docu orth Avenue	dual, state the name, title (if a ument.	my), address, and social-security number of the officer, principal,
Address Signature of Bank	Cruptcy Petition Preparer	Pau_	2/19/2015 Date
		dividuals who prepared or ass	sisted in preparing this document unless the bankruptcy petition preparer is

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankrupicy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Johnson, Laeontene	Case No.
Debtor	Chapter 7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

secured by property of the estate. Attach additional pages if n	ecessary.)
Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
American Credit Acceptance	Automobile - 2013 Kia Optima
Property will be (check one):	
☐ Surrendered	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
M Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
♂ Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
	Not claimed as exempt

B 8 (Official Form 8) (12/08)

Page 2

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
O continuation sheets attack	and (if am)	
	Derjury that the above indicates my in personal property subject to an unexp    Convolute	

B 201B (Form 201B) (Gase) 15-06199 Doc 1 Filed 02/24/15 Entered 02/24/15 11:18:55 Desc Main Document Page 51 of 53

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re <u>Johnson, Laeontene</u> Debtor	Case No.	<del></del>
	Chapter 7	
	CE TO CONSUMER DEBTOR(S HE BANKRUPTCY CODE	)
Certification of [Non-Attorned] I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delive	vered to the debtor the
Veronica Eason - Bankruptcy Petition Preparer	345-62-6447	
Printed name and title, if any, of Bankruptcy Petition Preparer Address: 1383 Wentworth Avenue Calumet City, IL 60409	Social Security number (If the b preparer is not an individual, stanumber of the officer, principal, partner of the bankruptcy petitio by 11 U.S.C. § 110.)	te the Social Security responsible person, or
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
Certification I (We), the debtor(s), affirm that I (we) have received and	n of the Debtor read the attached notice, as required by § 3420	(b) of the Bankruptcy
Code.		
LAFONTENE JOHNSON	x Pracontituo Schroson	2-19-15
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2007/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.